

The Depository Trust Company
IMPORTANT

B#: 1237
DATE: January 05, 2001
TO: All Participants
CATEGORY: Finance
FROM: Finance Department
ATTENTION: Operations Manager, Managing Partner/Officer
SUBJECT: Dividend on DTC Series A Preferred Stock

The first quarterly dividend on DTC Series A Preferred Stock will be paid to shareholders of record via settlement on January 10, 2001. Dividend payments will appear on your monthly billing statement under the caption "PREFERRED STOCK DIV." The amount of the dividend is \$.91 per share, as approved by the Board of Directors.

For foreign Participants, required U.S. tax withholding will appear under the caption "PFD DIVIDEND TAX W/H" following the dividend amount on your billing statement.

Any questions can be directed to Gary LaCara, Vice President of Finance, at (212) 855-3430.